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MEMORANDUM OF POINTS AND AUTHORITIES

I. <u>INTRODUCTION</u>.

Defendants Countrywide Home Loans, Inc. and Angelo Mozilo (collectively "Countrywide") moved to dismiss plaintiffs Luz Maria Urzua and Cesar Anchante-Martinetti's (collectively "plaintiffs") complaint on the grounds that it failed to state a claim, was incomprehensible and unintelligible, was uncertain, or in the alternative, a more definite statement was required. Plaintiffs did not timely oppose the motion, implicitly conceding its merits. Subsequently, plaintiffs filed a late opposition, which was received by Countrywide during counsel's absence. Upon his return to the office, counsel immediately reviewed the papers, and prepares this brief reply for the court's consideration.

Plaintiffs' opposition consists of several documents which do not address any of the contentions in Countrywide's motion, point to no allegations in the complaint to show that any portion of the complaint states a claim, and continues to assert additional phraseology that is incomprehensible, or fails to state a claim of any type. Accordingly, Countrywide again respectfully requests that the court grant the motion to dismiss in its entirety, or alternatively, order plaintiffs to provide a more definite statement.

SANFORD SHATZ

Attorneys for Defendants

Countrywide Home Loans, Inc. and Angelo Mozilo [sued erroneously as

"Angelo Mancello"]

PROOF OF SERVICE

I am over the age of 18 years and not a party to the within action. I am employed by Countrywide Home Loans, Inc. My business address is 5220 Las Virgenes Road, MS: AC-11, Calabasas, California 91302.

On April _____, 2008, I served REPLY MEMORANDUM OF POINTS AND AUTHORITIES IN SUPPORT OF MOTION TO DISMISS BY COUNTRYWIDE HOME LOANS, INC. AND ANGELO MOZILO on each person or entity name below by enclosing a copy in an envelope addressed as shown below and placing the envelope for collection and mailing on the date and at the place shown below following our ordinary office practices. I am readily familiar with the practice of this office for collection and processing correspondence for mailing. On the same day that correspondence is placed for collection and mailing, it is deposited in the ordinary course of business with the United States Postal Service in a sealed envelope with postage fully prepaid.

Date of Mailing: April _____, 2008

Place of Mailing: Calabasas, California

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

I declare that I am employed in the office of a member of the bar of this court at whose direction the service was made.

Executed on April _____, 2008, at Calabasas, California.

Desiree Rais

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1	SERVICE LIST		
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5	Luz-Maria Urzua 419 Mason Street, Suite 208 Vacaville, California 95688	Cesar Anchante-Martinetti 419 Mason Street, Suite 208 Vacaville, California 95688	
7 8 9	John J. Kralik, IV Michael B. Wilson Kralik & Jacobs 650 North Sierra Madre Villa Ave. Suite 302 Pasadena, CA 91107	Jack R. Nelson Keith David Yandell Reed Smith LLP 1999 Harison Street, Suite 2400 Oakland, CA 94612	
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